

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Freda Elaine Channelle**

S.S. No.: xxx-xx-2439

Mailing Address: 1206 Fleetwood Street, Durham, NC 27701-

**Case No. 11-80706**

Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 25, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)**

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral
	Wells Fargo	4	2002 Buick LeSabre

Date: 3/23/11

Lastname-SS#: Channelle-2439

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
	Beneficial	1	\$572	**
				**
				**
				**

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Beneficial	1	\$572	N/A	n/a	\$572.00	Homeandland
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS w/o FAIV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

**STD - SECURED DEBTS w/ 100%<sup>a</sup>**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

**ATTORNEY FEE (Unpaid part)**

Law Offices of John T. Orcutt, P.C. \$3,000

**SECURED TAXES**

Secured Amt IRS Tax Liens

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

Amount IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Par 100%\*) Int.% Payoff Amt

All Co-Sign Protect Debts (See\*)

**GENERAL NON-PRIORITY UNSECURED**

Amount\*\* DMI= None(\$0) None(\$0)

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$698** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **28.86** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
Kaelyn McCollum

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Anjanee Smith 1206 Fleetwood Street Durham, NC 27701	Home Depot ** Post Office Box 653000 Dallas, TX 75265-3000
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Beneficial Customer Service P O Box 3425 Buffalo, NY 14240-8733	Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Beneficial Customer Service** Post Office Box 3425 Attn: Managing Agent Buffalo, NY 14240	JPMC 3900 Westerre Parkway Suite 301 Henrico, VA 23233
Experian P.O. Box 2002 Allen, TX 75013-2002	Bernhardt & Strawser, PA 5821 Fairview Road Suite 100 Charlotte, NC 28209	Kay Jewelers Post Office Box 3680 Akron, OH 44398-9914
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Citibank ** Post Office Box 6500 Attn: Managing Agent Sioux Falls, SD 57117-6500	Michael Platt Kinston, NC
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	NC Eye Ear Nose & Throat PA 4102 North Roxboro Road Durham, NC 27704
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Duke Private Diagnostic Clinic Post Office Box 530 Durham, NC 27702-0530	North Carolina Department of Rev c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629
US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Durham County Tax Collector Post Office Box 3397 Attn: Managing Agent Durham, NC 27701	North Carolina Department of Rev c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Sallie Mae Servicing  
Post Office Box 9500  
Wilkes Barre, PA 18773-9500

Sears/Citibank\*\*  
PO Box 6282  
Sioux Falls, SD 57117-6282

The Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Tonya L. Urps  
Attorney for Plaintiff  
Bernhardt & Strawser, P.A.  
5821 Fairview Road, Suite 100  
Charlotte, NC 28209

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Wells Fargo  
Post Office Box 5943  
Sioux Falls, SD 57117

Wells Fargo Auto Finance  
PO Box 29704  
Phoenix, AZ 85038